

## CLAIMS

### What is claimed is:

1. A programmable automated data processing and response system capable of monitoring/tracking and analyzing of individual or multiple events in the workflow of one or all or a combination of any of the asset management role players/service providers and their respective roles, tasks and obligations in such away that it can expeditiously detect and report anomalies variances and transgressions directly and independently without human intervention if necessary, comprising:

- a) a general purpose computer with a computer memory encoded with executable instructions representing a computer program;
- b) at least one data storing means accessible by said computer program;
- c) a Participants data set stored in said data storage means, said Participants data set comprised of a plurality of Participants capsules from a plurality of sources, each said Participants capsule comprised of the following elements regarding participants in the investment process:
  - i) type - trustee, overseer, supervisor, fund/asset manager, broker, auditor, actuary, advisor, consultant, principal officer;
  - ii) unique personal identifier - ID number;
  - iii) brokerage license;
  - iv) telephone number - land;
  - v) telephone number - mobile;
  - vi) facsimile number;
  - vii) email address;
  - viii) internet univeral resource locator (URL);
  - ix) street address;
  - x) town;
  - xi) postal code;
  - xii) country;
  - xiii) time zone;

- xiv) principal bourse;
- xv) secondary bourse;

d) a Corporate Events data set stored in said data storage means, said Corporate Events data set comprised of a plurality of Corporate Events capsules from a plurality of sources, each said Corporate Events capsule comprised of:

- xvi) time, date and type of cautionary warnings as issued by a variety of sources that pertain to the market conditions and impact upon decisions to buy or sell individual or sectoral financial instruments;
- xvii) time, date and type of proxy voting activities;
- 10 xviii) time, date and type of dividends announcements and issuance;

e) a Mandate data set stored in said data storage means, said mandate data set comprised of a plurality of mandate capsules from a plurality of sources, each said mandate capsule comprised of:

- i) the rules for acquisition and handling of each type of investment item.

15 These shall include rules derived from specific investment mandates, fund actuaries, consultants, investment managers, investment strategy policies, benchmarking standards and asset mix policy documents;

- ii) the algorithms for processing data extracted from the workflow of the entity or trader/stockbroker entrusted with carrying out said mandate;

20 f). a workflow data set stored in said data storage means, said workflow data set comprised of a plurality of workflow capsules from a plurality of sources, each said workflow capsule comprised of:

- i) the steps in the workflow of the broker/trader/investment entity responsible for executing the investment mandates of a specific client;
- 25 ii) the date and time of execution of individual or multiple trading activities by a particular broker/trader/investment entity; wherein such activities shall include but not be limited to buying, selling, holding stock, bonds or any other financial instruments, changing to alternate sources of stocks and bonds or any other financial instruments;

g) a comparison database stored in said data storage means, said comparison database comprised of a plurality of comparison data from a plurality of sources, each said comparison data elements comprised of:

5 i) the calculated delta or variance between the mandate data capsule for each specific investment activity and the actual workflow data acquired by the application;

h) a report rules data set stored in said data storage means, said report rules data set comprised of a plurality of report capsules from a plurality of sources, each said report capsule comprised of:

10 i) a one- dimensional, two-dimensional or multidimensional representation of the variances calculated by the comparison database;

ii) a Findings and Comments data set stored in said data storage means, said recommendation data set comprised of a plurality of Findings and Comments capsules, each said Findings and Comments capsule:

15 iii) wherein a summary of the original Findings and Comments is a conclusion in the form of a phrase, grade, code or symbol that suggests a sentiment or a degree of positive, negative, or neutral action toward the item, and

iv) a hierarchy of sources of the Findings and Comments about the item are presented with references to the mandate/s that apply (extracted from the mandate database), the workflow items that are involved (extracted from workflow database), where said

20 hierarchy of sources of the original Findings and Comments about the item is comprised of the source of the heuristics and rationale associated with the recommendation about the item; wherein the Findings and Comments will take the form of a bottom line word or phrase that, with respect to an element such as a stock and conveys various attributes such as advice, praise, caution, warning, or commendation that is either stated or implied by

25 the results of the variance and other analyses performed by the comparison database and displayed as a function of the results rules database.

2. A computer system that facilitates investigation into the efficiency and cost effectiveness of investing behavior by tracking the actions of entities and individuals

involved in the buying, selling and management of financial instruments actions at every key step in the process of portfolio management.

3. A system that permits direct dissection and determination of the direct and indirect costs of executing investment ideas. These costs are tracked by direct calculation of differences in expected versus achieved pricing for financial instruments.

4. A process that is encapsulated within a computer program that enables sequential documentation and tracking of the times and events in the process whereby investments ideas are acted upon and transformed into implemented actions for a designated portfolio.

5. A process that facilitates the oversight of the investment management process in a way that empowers an overseers to fulfill their fiduciary responsibilities.